

**B9A (Official Form 9A)** (Chapter 7 Individual or Joint Debtor No Asset Case) (12/10)

Case Number **11-50127**

**UNITED STATES BANKRUPTCY COURT Western District of Virginia**

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/5/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William James Nordman  
5333 Senseny Road  
Berryville, VA 22611

Mary Penwell Nordman  
5333 Senseny Road  
Berryville, VA 22611

Case Number:  
11-50127

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-7892  
xxx-xx-7283

Attorney for Debtor(s) (name and address):

Daniel M. Press  
Chung & Press PC  
6718 Whittier Ave Suite 200  
McLean, VA 22101  
Telephone number: (703) 734-3800

Bankruptcy Trustee (name and address):

John G Leake(83)  
PO Box 526  
Harrisonburg, VA 22803  
Telephone number: 540-434-7425

**Meeting of Creditors**

Date: **March 9, 2011**

Time: **09:00 AM**

Location: **cr mtg, WDS, Brd Rm, Shen Gov Ctr, Clock Tower Entrance, 600 N Main St, Woodstock, VA 22664**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/9/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

116 N Main St.  
Room 223  
Harrisonburg, VA 22802  
(540) 434-8327

**For the Court:**

Clerk of the Bankruptcy Court:  
John W. L. Craig

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 2/5/11

## EXPLANATIONS

B9A (Official Form 9A) (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

# CERTIFICATE OF NOTICE

District/off: 0423-5  
Case: 11-50127

User: admin  
Form ID: b9a

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Feb 07, 2011

The following entities were noticed by first class mail on Feb 09, 2011.

db/jdb +William James Nordman, Mary Penwell Nordman, 5333 Senseny Road, Berryville, VA 22611-3341  
aty +Daniel M. Press, Chung & Press PC, 6718 Whittier Ave Suite 200, McLean, VA 22101-4531  
3286837 Bay Area Credit Service LLC, 1901 W 10th Street, Antioch, CA 94509-1380  
3286838 +Blue Ridge Media, Inc., 5333 Senseny Road, Berryville, VA 22611-3341  
3286842 +DebtAlert, 4836 Brecksville Road, P.O. Box 539, RI 44286-9177  
3286844 +Dominion Law Associates, 222 Central Park Avenue, Suite 210, Virginia Beach, VA 23462-3024  
3286846 +Historic Properties, Inc., 5333 Senseny Road, Berryville, VA 22611-3341  
3286849 Nationwide Credit, Inc., 3835 N. Freeway Boulevard, Ste 100, Sacramento, CA 95834-1954  
3286851 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
(address filed with court: Virginia Department of Taxation, PO Box 1115,  
Richmond, VA 23218-1115)  
3286853 Wells Fargo Bank, N.A., Business Direct Division, MACU1851-014, PO Box 7666,  
Boise, ID 83707-1666  
3286854 Weltman, Weinberg & Reis Co., LPA, P.O. Box 6719, Cleveland, OH 44101-1719  
3286855 Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

The following entities were noticed by electronic transmission on Feb 07, 2011.

tr +EDI: QJGLEAKE.COM Feb 07 2011 18:38:00 John G Leake(83), PO Box 526,  
Harrisonburg, VA 22803-0526  
3286835 +EDI: AMEREXPR.COM Feb 07 2011 18:38:00 American Express, PO Box 360002,  
Ft. Lauderdale, FL 33336-0002  
3286836 EDI: BANKAMER.COM Feb 07 2011 18:38:00 Bank of America, PO Box 15026,  
Wilmington, DE 19850-5026  
3286839 EDI: CAPITALONE.COM Feb 07 2011 18:38:00 Capital One, P.O. Box 85167,  
Richmond, VA 23285-5167  
3286840 +EDI: CHASE.COM Feb 07 2011 18:38:00 Cardmember Services, Chase, PO Box 15298,  
Wilmington, DE 19850-5298  
3286841 +EDI: CHASE.COM Feb 07 2011 18:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
3286843 EDI: DISCOVER.COM Feb 07 2011 18:38:00 Discover, PO Box 15192, Wilmington, DE 19850-5192  
3286845 +EDI: RMSC.COM Feb 07 2011 18:38:00 GE Money Bank, Attn. Bankruptcy Department,  
PO Box 103104, Roswell, GA 30076-9104  
3286847 EDI: IRS.COM Feb 07 2011 18:38:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114  
3286848 EDI: CBSKOHL'S.COM Feb 07 2011 18:38:00 Kohl's, ATTN: Credit Administrator, P.O. Box 3043,  
Milwaukee, WI 53201-3043  
3286850 EDI: WTRRN BANK.COM Feb 07 2011 18:38:00 Target National Bank, c/o Target Credit Services,  
PO Box 1581, Minneapolis, MN 55440-1581  
3286852 EDI: WFFC.COM Feb 07 2011 18:38:00 Wells Fargo Auto Finance, P.O. Box 29704,  
Phoenix, AZ 85038-9704

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2011

Signature:

